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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)
SPALDING)
Serial No. 09/837,664)
Filing Date: April 18, 2001)
Confirmation No. 9909)
For: SYSTEM AND METHOD FOR SECURING)
TRANSACTIONS BETWEEN BUYER)
AND CREDIT AUTHORIZER)

SUPPLEMENTAL RESPONSE TO NOTICE OF MISSING PARTS
AND RESPONSE TO NOTICE OF INCOMPLETE REPLY

Director, U.S. Patent and Trademark Office
Washington, DC 20231

Sir:

Responsive to the Notice of Missing Parts mailed
June 12, 2001, and the Notice of Incomplete Reply mailed
September 7, 2001, Applicant encloses the following:

- 1) Transmittal of Substitute Drawings;
- 2) Seven (7) sheets of drawings in compliance with
37 CFR 1.84(g);
- 3) Copy of "Notice of Incomplete Reply" mailed
September 7, 2001.

Applicant filed a Response to the Notice of Missing
Parts on July 11, 2001 within the time period for reply set in
the Notice of Missing Parts. The Notice of Incomplete Reply
was mailed by the U.S. Patent and Trademark Office on
September 7, 2001. Because Applicant's original response was
filed within the appropriate time period, substantially

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In re Patent Application of:

SPALDING

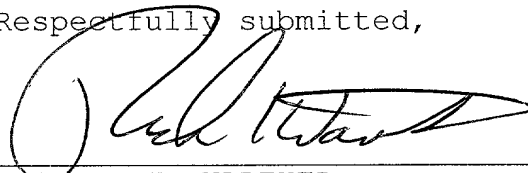
Serial No. **09/837,664**

Filing Date: **April 18, 2001**

complied with the Notice of Missing Parts, and the Notice of Incomplete Reply was mailed approximately three months later by the Patent Office, Applicant does not believe that any extension of time is necessary.

If any additional extension and/or fee is required, authorization is given to charge Account No. **01-0484**.

Respectfully submitted,



RICHARD K. WARTHER

Reg. No. 32,180

Allen, Dyer, Doppelt, Milbrath
& Gilchrist, P.A.

255 S. Orange Avenue, Suite 1401

Post Office Box 3791

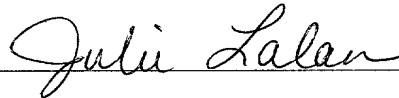
Orlando, Florida 32802

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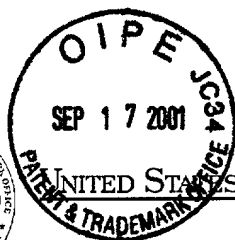


CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: **DIRECTOR, U.S. PATENT AND TRADEMARK OFFICE, WASHINGTON, D.C. 20231**, on this 17th day of September, 2001.



0937664-004704



UNITED STATES PATENT AND TRADEMARK OFFICE

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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/837,664	04/18/2001	Jeff Spalding	22819

CONFIRMATION NO. 9909

RECEIVED

FORMALITIES LETTER

RICHARD K. WARTHER
Allen, Dyer, Doppelt, Milbrath & Gilchrist, P.A.
P.O. Box 3791
Orlando, FL 32802-3791

SEP 11 2001



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A.D.D.M.C

Date Mailed: 09/07/2001

NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

Filing Date Granted

The U.S. Patent and Trademark Office has received your reply on to the Notice mailed and it has been entered into the nonprovisional application. The reply, however, doesnot include the following items required in the Notice.

The period of reply remains as set forth in the Notice. You may, however, obtain EXTENSIONS OF TIME under the provisions of 37 CFR 1.136 (a) accompanied by the appropriate fee (37 CFR 1.17(a)).

A complete reply must be timely filed to prevent ABANDONMENT of the above-identified application.

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

*A copy of this notice **MUST** be returned with the reply.*


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Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE